

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION**

In re:

AISHA AIN SCANTLEBURY  
CLEMENET IVELAW SCANTLEBURY, JR.

CASE NO. 18-bk-00353-CCJ  
CHAPTER 13

Debtors.  
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**OBJECTION TO CONFIRMATION OF PLAN**

Creditor, Specialized Loan Servicing LLC, as servicing agent for HSBC Bank USA, National Association as Trustee for Deutsche Alt-B Securities, Mortgage Loan Trust, Series 2006-AB4, files its Objection to Confirmation of Plan and states:

1. Creditor holds a note secured by a mortgage on the property located 3320 Pine Oak Trail, Sanford, Florida 32773.
2. Creditor is in the process of timely filing a Proof of Claim in the estimated amount of \$298,340.33, including a secured arrearage in the approximate amount of \$29,335.99.
3. Debtors' Plan indicates an intention to mediate with Creditor through the Loss Mitigation Mediation Program; however, an appropriate motion has not been filed, as of the date of this Objection.
4. If a mediation commences and results in an impasse or denial of the modification application, Creditor's Proof of Claim should be in paid in full or the property surrendered.
5. Moreover, Debtors' Plan should account for future taxes and insurance during the pendency of the potential mediation.
6. Also, Debtors' Plan provides for treatment to Creditor in Sections 5(b) and 5(d), which are, respectively, the retain and cure and strip off provisions of the Plan.

7. Debtors should amend the Plan to provide for singular treatment of Creditor's under the Plan.

**WHEREFORE**, Creditor, respectfully requests the Court sustain this Objection and for such other and further relief as the Court deems appropriate.

*/s/ Gavin N. Stewart*  
Gavin N. Stewart, Esquire  
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Counsel for Movant

**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the foregoing was served by first class mail and CM/ECF notice this 27<sup>th</sup> day of February, 2018.

*/s/ Gavin N. Stewart*  
Gavin N. Stewart, Esquire

**VIA FIRST CLASS MAIL**

Aisha Ain Scantlebury  
Clement Ivelaw Scantlebury, Jr  
PO Box 2887  
Orlando FL 32802

**VIA CM/ECF NOTICE**

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Winter Park FL 32790